

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION**

In re:

RAMON A MUNOZ
VICTORIA MUNOZ
Debtor(s)

Case No. 6:12-bk-11834-ABB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Laurie K. Weatherford, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/30/2012.
- 2) The plan was confirmed on 09/16/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/31/2017, 09/15/2017, 01/16/2018.
- 5) The case was completed on 03/08/2018.
- 6) Number of months from filing to last payment: 66.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$177,079.51.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$169,153.86
Less amount refunded to debtor	\$0.00

NET RECEIPTS:	\$169,153.86
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,200.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,160.33
Other	\$350.00

TOTAL EXPENSES OF ADMINISTRATION:	\$9,710.33
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Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANTA BK	Unsecured	4,456.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	411.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	384.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	325.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	306.00	NA	NA	0.00	0.00
AMERICAN EXPRESS BANK, FSB	Unsecured	325.63	509.41	325.63	325.63	0.00
AMERICAN EXPRESS CENTURION I	Unsecured	568.90	568.90	568.90	321.91	0.00
AMERICAN EXPRESS CENTURION I	Unsecured	0.00	559.91	411.09	411.09	0.00
AMERICAN INFOSOURCE, LP	Unsecured	2,862.90	2,862.90	2,862.90	2,648.27	0.00
AMERICAN INFOSOURCE, LP	Unsecured	0.00	313.01	313.01	289.54	0.00
BACK BOWL I, LLC - SERIES C	Unsecured	NA	3,915.89	3,915.89	3,622.31	0.00
BACK BOWL I, LLC - SERIES C	Unsecured	NA	2,355.56	2,355.56	2,178.96	0.00
BANK OF AMERICA, N.A.	Secured	23,424.98	0.00	0.00	0.00	0.00
CHASE	Unsecured	3,493.04	NA	NA	0.00	0.00
CHESWOLD (OPHRY), LLC	Unsecured	1,201.58	1,201.58	1,201.58	1,111.50	0.00
CITIBANK SD, NA	Unsecured	3,845.77	NA	NA	0.00	0.00
CITIBANK SD, NA	Unsecured	2,238.62	NA	NA	0.00	0.00
COLLECT CORP	Unsecured	534.91	NA	NA	0.00	0.00
CORA HEALTH	Unsecured	710.00	NA	NA	0.00	0.00
CORA HEALTH SERVICES, INC.	Unsecured	30.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	3,944.95	3,944.93	3,944.93	3,649.18	0.00
FEDERAL NATIONAL MORTGAGE	Secured	63,608.00	65,191.44	0.00	41,897.64	0.00
FEDERAL NATIONAL MORTGAGE	Secured	249,610.00	269,981.74	0.00	69,429.56	0.00
FEDERAL NATIONAL MORTGAGE	Secured	0.00	4,607.54	4,607.54	4,607.54	0.00
GEMB/JC PENNY	Unsecured	313.01	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	722.00	722.00	667.87	0.00
INTERNAL REVENUE SERVICE	Priority	NA	6,812.37	6,812.37	6,812.37	0.00
KEVIN B WILSON LAW OFFICES	Unsecured	550.00	NA	NA	0.00	0.00
KEYSTONE RECOVERY PARTNERS	Unsecured	11,630.86	12,238.43	12,238.43	11,320.91	0.00
LVNV FUNDING, LLC	Unsecured	2,485.00	2,485.45	2,485.45	2,299.12	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LVNV FUNDING, LLC	Unsecured	5,385.74	5,385.74	5,385.74	4,981.97	0.00
LVNV FUNDING, LLC	Unsecured	0.00	149.57	149.57	138.35	0.00
NATIONSTAR MORTGAGE, LLC	Secured	302,897.00	394,946.17	NA	0.00	0.00
NATIONWIDE CREDIT INC	Unsecured	559.91	NA	NA	0.00	0.00
NCO FIN/33	Unsecured	150.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	1,201.58	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	2,485.45	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	1,481.39	1,516.39	1,516.39	1,402.70	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	688.52	717.58	717.58	663.78	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	717.09	717.09	717.09	663.33	0.00
PREMIER FIN	Unsecured	700.00	NA	NA	0.00	0.00
SELENE FINANCE, LP	Secured	0.00	245,744.87	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$111,327.20	\$0.00
Mortgage Arrearage	\$4,607.54	\$4,607.54	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$4,607.54	\$115,934.74	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,812.37	\$6,812.37	\$0.00
TOTAL PRIORITY:	\$6,812.37	\$6,812.37	\$0.00
GENERAL UNSECURED PAYMENTS:	\$39,831.74	\$36,696.42	\$0.00

Disbursements:

Expenses of Administration	<u>\$9,710.33</u>	
Disbursements to Creditors	<u>\$159,443.53</u>	
TOTAL DISBURSEMENTS :		<u>\$169,153.86</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/16/2018

By: /s/ Laurie K. Weatherford

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.